

Fill in this information to identify the case:

Debtor 1 Tracy Lee Schrader

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 19-60111-rk

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the Tiki Series IV Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to
identify the debtor's account: 8 2 3 2

Date of payment change:
Must be at least 21 days after date of this notice 08/01/2021

New total payment: \$ 844.87
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 298.97 New escrow payment: \$ 326.87

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Tracy Lee Schrader

First Name Middle Name Last Name

Case number (if known) **19-60111-rk****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date **07/02/2021**

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email **bankruptcy@sottileandbarile.com**

DAVID B SCHRADER
 13395 INDIANA ST NE
 ALLIANCE OH 44601

Analysis Date: July 01, 2021

Property Address: 13395 INDIANA STREET NORTHEAST ALLIANCE, OH 44601

Final

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Jan 2020 to July 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Aug 01, 2021:
Principal & Interest Pmt:	518.00	518.00 **
Escrow Payment:	298.97	326.87
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$816.97	\$844.87

Escrow Balance Calculation	
Due Date:	Jul 01, 2020
Escrow Balance:	(1,960.24)
Anticipated Pmts to Escrow:	3,886.61
Anticipated Pmts from Escrow (-):	1,077.95
Anticipated Escrow Balance:	\$848.42

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(2,021.56)
Jan 2020		285.59		*		0.00	(1,735.97)
Jan 2020		220.56		*	Escrow Only Payment	0.00	(1,515.41)
Jan 2020				220.56	* Forced Place Insur	0.00	(1,735.97)
Jan 2020				1,727.00	* Mobile Home Policy	0.00	(3,462.97)
Feb 2020		285.59		*		0.00	(3,177.38)
Feb 2020		238.86		*	Escrow Only Payment	0.00	(2,938.52)
Feb 2020				963.22	* County Tax	0.00	(3,901.74)
Feb 2020				114.73	* County Tax	0.00	(4,016.47)
Mar 2020		285.59		*		0.00	(3,730.88)
Mar 2020		776.45		*		0.00	(2,954.43)
Mar 2020		119.74		*	Escrow Only Payment	0.00	(2,834.69)
Apr 2020		632.15		*	Escrow Only Payment	0.00	(2,202.54)
Apr 2020		278.13		*		0.00	(1,924.41)
Jun 2020				963.22	* County Tax	0.00	(2,887.63)
Jun 2020				114.73	* County Tax	0.00	(3,002.36)
Aug 2020		298.97		*		0.00	(2,703.39)
Aug 2020		298.97		*		0.00	(2,404.42)
Sep 2020		298.97		*		0.00	(2,105.45)
Oct 2020		298.97		*		0.00	(1,806.48)
Nov 2020		298.97		*		0.00	(1,507.51)
Nov 2020		298.97		*		0.00	(1,208.54)

Dec 2020	298.97		*	0.00	(909.57)
Dec 2020		1,760.00	* Mobile Home Policy	0.00	(2,669.57)
Jan 2021	298.97		*	0.00	(2,370.60)
Feb 2021	298.97		*	0.00	(2,071.63)
Feb 2021		969.05	* County Tax	0.00	(3,040.68)
Feb 2021		115.44	* County Tax	0.00	(3,156.12)
Mar 2021	298.97		*	0.00	(2,857.15)
Apr 2021	298.97		*	0.00	(2,558.18)
May 2021	298.97		*	0.00	(2,259.21)
Jun 2021	298.97		*	0.00	(1,960.24)
			Anticipated Transactions	0.00	(1,960.24)
Jul 2021	3,886.61	114.73	County Tax		1,811.64
Jul 2021		963.22	County Tax		848.42
	<u>\$0.00</u>	<u>\$10,895.88</u>		<u>\$0.00</u>	<u>\$8,025.90</u>

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	848.42	883.27
Aug 2021	326.87			1,175.29	1,210.14
Sep 2021	326.87			1,502.16	1,537.01
Oct 2021	326.87			1,829.03	1,863.88
Nov 2021	326.87			2,155.90	2,190.75
Dec 2021	326.87			2,482.77	2,517.62
Jan 2022	326.87	1,760.00	Mobile Home Policy	1,049.64	1,084.49
Feb 2022	326.87			1,376.51	1,411.36
Mar 2022	326.87	969.05	County Tax	734.33	769.18
Mar 2022		115.44	County Tax	618.89	653.74
Apr 2022	326.87			945.76	980.61
May 2022	326.87			1,272.63	1,307.48
Jun 2022	326.87			1,599.50	1,634.35
Jul 2022	326.87	114.73	County Tax	1,811.64	1,846.49
Jul 2022		963.22	County Tax	848.42	883.27
	<u>\$3,922.44</u>	<u>\$3,922.44</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 653.74. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 653.74 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 848.42. Your starting balance (escrow balance required) according to this analysis should be \$883.27. This means you have a shortage of 34.85. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,922.44. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	326.87
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$326.87</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CANTON DIVISION**

In Re:	Case No. 19-60111-rk
Tracy Lee Schrader	Chapter 13
Debtor.	Judge Russ Kendig

CERTIFICATE OF SERVICE

I certify that on July 2, 2021, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

John E. Haupt, Jr, Debtor's Counsel
hauptbrmail@gmail.com

Dynele L Schinker-Kuharich, Chapter 13 Trustee
dlsk@chapter13canton.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Tracy Lee Schrader, Debtor
13395 Indiana Street NE
Alliance, OH 44601

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor